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**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA**

) Case No.
)
10 SIDNEY NAIMAN, individually and)
11 on behalf of all others similarly situated,) **CLASS ACTION**
12)
13 Plaintiff,) **COMPLAINT FOR VIOLATIONS**
14) **OF:**
15)
16) 1. NEGLIGENT VIOLATIONS
17) OF THE TELEPHONE
18) CONSUMER PROTECTION
19) ACT [47 U.S.C. §227(b)]
20) 2. WILLFUL VIOLATIONS
21) OF THE TELEPHONE
22) CONSUMER PROTECTION
23) ACT [47 U.S.C. §227(b)]
24) 3. NEGLIGENT VIOLATIONS
25) OF THE TELEPHONE
26) CONSUMER PROTECTION
27) ACT [47 U.S.C. §227(c)]
28) 4. WILLFUL VIOLATIONS
OF THE TELEPHONE
CONSUMER PROTECTION
ACT [47 U.S.C. §227(c)]

DEMAND FOR JURY TRIAL

Plaintiff SIDNEY NAIMAN (“Plaintiff”), individually and on behalf of all

1 others similarly situated, alleges the following upon information and belief based
2 upon personal knowledge:

3 **NATURE OF THE CASE**

4 1. Plaintiff brings this action individually and on behalf of all others
5 similarly situated seeking damages and any other available legal or equitable
6 remedies resulting from the illegal actions of CHURCHILL CREDIT
7 SOLUTIONS (“Defendant”), in negligently, knowingly, and/or willfully
8 contacting Plaintiff on Plaintiff’s cellular telephone in violation of the Telephone
9 Consumer Protection Act, 47. U.S.C. § 227 *et seq.* (“TCPA”) and related
10 regulations, specifically the National Do-Not-Call provisions, thereby invading
11 Plaintiff’s privacy.

12 **JURISDICTION & VENUE**

13 2. Jurisdiction is proper under 28 U.S.C. § 1332(d)(2) because Plaintiff,
14 a resident of California, seeks relief on behalf of a Class, which will result in at
15 least one class member belonging to a different state than that of Defendant, a New
16 York limited liability company. Plaintiff also seeks up to \$1,500.00 in damages for
17 each call in violation of the TCPA, which, when aggregated among a proposed
18 class in the thousands, exceeds the \$5,000,000.00 threshold for federal court
19 jurisdiction. Therefore, both diversity jurisdiction and the damages threshold under
20 the Class Action Fairness Act of 2005 (“CAFA”) are present, and this Court has
21 jurisdiction.

22 3. Venue is proper in the United States District Court for the Northern
23 District of California pursuant to 28 U.S.C. 1391(b) because Defendant does
24 business within the State of California and Plaintiff resides within the County of
25 Contra Costa.

26 **PARTIES**

27 4. Plaintiff, SIDNEY NAIMAN (“Plaintiff”), is a natural person residing
28 in Contra Costa, California and is a “person” as defined by 47 U.S.C. § 153 (39).

1 5. Defendant, CHURCHILL CREDIT SOLUTIONS (“Defendant”) is a
2 debt consolidation business, and is a “person” as defined by 47 U.S.C. § 153 (39).

3 6. The above named Defendant, and its subsidiaries and agents, are
4 collectively referred to as “Defendants.” The true names and capacities of the
5 Defendants sued herein as DOE DEFENDANTS 1 through 10, inclusive, are
6 currently unknown to Plaintiff, who therefore sues such Defendants by fictitious
7 names. Each of the Defendants designated herein as a DOE is legally responsible
8 for the unlawful acts alleged herein. Plaintiff will seek leave of Court to amend the
9 Complaint to reflect the true names and capacities of the DOE Defendants when
10 such identities become known.

11 7. Plaintiff is informed and believes that at all relevant times, each and
12 every Defendant was acting as an agent and/or employee of each of the other
13 Defendants and was acting within the course and scope of said agency and/or
14 employment with the full knowledge and consent of each of the other Defendants.
15 Plaintiff is informed and believes that each of the acts and/or omissions complained
16 of herein was made known to, and ratified by, each of the other Defendants.

17 **FACTUAL ALLEGATIONS**

18 8. Beginning in or around July 2019, Defendant contacted Plaintiff on
19 Plaintiff’s cellular telephone number ending in -6535, in an attempt to solicit
20 Plaintiff to purchase Defendant’s services.

21 9. Defendant used an “automatic telephone dialing system” as defined
22 by 47 U.S.C. § 227(a)(1) to place its call to Plaintiff seeking to solicit its services.

23 10. Defendant contacted or attempted to contact Plaintiff from telephone
24 number (213) 660-2241.

25 11. Defendant’s calls constituted calls that were not for emergency
26 purposes as defined by 47 U.S.C. § 227(b)(1)(A).

27 12. During all relevant times, Defendant did not possess Plaintiff’s “prior
28 express consent” to receive calls using an automatic telephone dialing system or an

1 artificial or prerecorded voice on his cellular telephone pursuant to 47 U.S.C. §
2 227(b)(1)(A).

3 13. Further, Plaintiff's cellular telephone number ending in -6535 had
4 been added to the National Do-Not-Call Registry well over thirty (30) days prior
5 to Defendant's initial call.

6 14. Defendant placed multiple calls soliciting its business to Plaintiff on
7 his cellular telephone ending in -6535 in or around November 2017.

8 15. Such calls constitute solicitation calls pursuant to 47 C.F.R. §
9 64.1200(c)(2) as they were attempts to promote or sell Defendant's services.

10 16. Plaintiff received numerous solicitation calls from Defendant within a
11 12-month period.

12 17. Defendant continued to call Plaintiff in an attempt to solicit its
13 services and in violation of the National Do-Not-Call provisions of the TCPA.

14 18. Upon information and belief, and based on Plaintiff's experiences of
15 being called by Defendant after being on the National Do-Not-Call list for several
16 years prior to Defendant's initial call, and at all relevant times, Defendant failed to
17 establish and implement reasonable practices and procedures to effectively prevent
18 telephone solicitations in violation of the regulations prescribed under 47 U.S.C. §
19 227(c)(5).

20 **CLASS ALLEGATIONS**

21 19. Plaintiff brings this action individually and on behalf of all others
22 similarly situated, as a member of the two proposed classes (hereafter, jointly, "The
23 Classes").

24 20. The class concerning the ATDS claim for no prior express consent
25 (hereafter "The ATDS Class") is defined as follows:

26 All persons within the United States who received any
27 solicitation/telemarketing telephone calls from
28 Defendant to said person's cellular telephone made

1 through the use of any automatic telephone dialing
2 system or an artificial or prerecorded voice and such
3 person had not previously consented to receiving such
4 calls within the four years prior to the filing of this
Complaint

5 21. The class concerning the National Do-Not-Call violation (hereafter
6 “The DNC Class”) is defined as follows:
7

8 All persons within the United States registered on the
9 National Do-Not-Call Registry for at least 30 days, who
10 had not granted Defendant prior express consent nor had
11 a prior established business relationship, who received
12 more than one call made by or on behalf of Defendant
13 that promoted Defendant’s products or services, within
any twelve-month period, within four years prior to the
filing of the complaint.

14 22. Plaintiff represents, and is a member of, The ATDS Class, consisting
15 of all persons within the United States who received any solicitation telephone calls
16 from Defendant to said person’s cellular telephone made through the use of any
17 automatic telephone dialing system or an artificial or prerecorded voice and such
18 person had not previously not provided their cellular telephone number to
19 Defendant within the four years prior to the filing of this Complaint.

20 23. Plaintiff represents, and is a member of, The DNC Class, consisting
21 of all persons within the United States registered on the National Do-Not-Call
22 Registry for at least 30 days, who had not granted Defendant prior express consent
23 nor had a prior established business relationship, who received more than one call
24 made by or on behalf of Defendant that promoted Defendant’s products or services,
25 within any twelve-month period, within four years prior to the filing of the
26 complaint.

27 24. Defendant, its employees and agents are excluded from The Classes.
28 Plaintiff does not know the number of members in The Classes, but believes the

1 Classes members number in the thousands, if not more. Thus, this matter should
2 be certified as a Class Action to assist in the expeditious litigation of the matter.

3 25. The Classes are so numerous that the individual joinder of all of its
4 members is impractical. While the exact number and identities of The Classes
5 members are unknown to Plaintiff at this time and can only be ascertained through
6 appropriate discovery, Plaintiff is informed and believes and thereon alleges that
7 The Classes includes thousands of members. Plaintiff alleges that The Classes
8 members may be ascertained by the records maintained by Defendant.

9 26. Plaintiff and members of The ATDS Class were harmed by the acts of
10 Defendant in at least the following ways: Defendant illegally contacted Plaintiff
11 and ATDS Class members via their cellular telephones thereby causing Plaintiff
12 and ATDS Class members to incur certain charges or reduced telephone time for
13 which Plaintiff and ATDS Class members had previously paid by having to retrieve
14 or administer messages left by Defendant during those illegal calls, and invading
15 the privacy of said Plaintiff and ATDS Class members.

16 27. Common questions of fact and law exist as to all members of The
17 ATDS Class which predominate over any questions affecting only individual
18 members of The ATDS Class. These common legal and factual questions, which
19 do not vary between ATDS Class members, and which may be determined without
20 reference to the individual circumstances of any ATDS Class members, include,
21 but are not limited to, the following:

- 22 a. Whether, within the four years prior to the filing of this
23 Complaint, Defendant made any telemarketing/solicitation call
24 (other than a call made for emergency purposes or made with
25 the prior express consent of the called party) to a ATDS Class
26 member using any automatic telephone dialing system or any
27 artificial or prerecorded voice to any telephone number
28 assigned to a cellular telephone service;

- b. Whether Plaintiff and the ATDS Class members were damaged thereby, and the extent of damages for such violation; and
- c. Whether Defendant should be enjoined from engaging in such conduct in the future.

28. As a person that received numerous telemarketing/solicitation calls from Defendant using an automatic telephone dialing system or an artificial or prerecorded voice, without Plaintiff's prior express consent, Plaintiff is asserting claims that are typical of The ATDS Class.

29. Plaintiff and members of The DNC Class were harmed by the acts of Defendant in at least the following ways: Defendant illegally contacted Plaintiff and DNC Class members via their telephones for solicitation purposes, thereby invading the privacy of said Plaintiff and the DNC Class members whose telephone numbers were on the National Do-Not-Call Registry. Plaintiff and the DNC Class members were damaged thereby.

30. Common questions of fact and law exist as to all members of The DNC Class which predominate over any questions affecting only individual members of The DNC Class. These common legal and factual questions, which do not vary between DNC Class members, and which may be determined without reference to the individual circumstances of any DNC Class members, include, but are not limited to, the following:

- a. Whether, within the four years prior to the filing of this Complaint, Defendant or its agents placed more than one solicitation call to the members of the DNC Class whose telephone numbers were on the National Do-Not-Call Registry and who had not granted prior express consent to Defendant and did not have an established business relationship with Defendant;
- b. Whether Defendant obtained prior express written consent to

1 place solicitation calls to Plaintiff or the DNC Class members'
2 telephones;

3 c. Whether Plaintiff and the DNC Class member were damaged
4 thereby, and the extent of damages for such violation; and

5 d. Whether Defendant and its agents should be enjoined from
6 engaging in such conduct in the future.

7 31. As a person that received numerous solicitation calls from Defendant
8 within a 12-month period, who had not granted Defendant prior express consent
9 and did not have an established business relationship with Defendant, Plaintiff is
10 asserting claims that are typical of the DNC Class.

11 32. Plaintiff will fairly and adequately protect the interests of the members
12 of The Classes. Plaintiff has retained attorneys experienced in the prosecution of
13 class actions.

14 33. A class action is superior to other available methods of fair and
15 efficient adjudication of this controversy, since individual litigation of the claims
16 of all Classes members is impracticable. Even if every Classes member could
17 afford individual litigation, the court system could not. It would be unduly
18 burdensome to the courts in which individual litigation of numerous issues would
19 proceed. Individualized litigation would also present the potential for varying,
20 inconsistent, or contradictory judgments and would magnify the delay and expense
21 to all parties and to the court system resulting from multiple trials of the same
22 complex factual issues. By contrast, the conduct of this action as a class action
23 presents fewer management difficulties, conserves the resources of the parties and
24 of the court system, and protects the rights of each Classes member.

25 34. The prosecution of separate actions by individual Classes members
26 would create a risk of adjudications with respect to them that would, as a practical
27 matter, be dispositive of the interests of the other Classes members not parties to
28 such adjudications or that would substantially impair or impede the ability of such

1 non-party Class members to protect their interests.

2 35. Defendant has acted or refused to act in respects generally applicable
3 to The Classes, thereby making appropriate final and injunctive relief with regard
4 to the members of the Classes as a whole.

5 **FIRST CAUSE OF ACTION**

6 **Negligent Violations of the Telephone Consumer Protection Act**

7 **47 U.S.C. §227(b).**

8 **On Behalf of the ATDS Class**

9 36. Plaintiff repeats and incorporates by reference into this cause of action
10 the allegations set forth above at Paragraphs 1-35.

11 37. The foregoing acts and omissions of Defendant constitute numerous
12 and multiple negligent violations of the TCPA, including but not limited to each
13 and every one of the above cited provisions of *47 U.S.C. § 227(b)*, and in particular
14 *47 U.S.C. § 227 (b)(1)(A)*.

15 38. As a result of Defendant's negligent violations of *47 U.S.C. § 227(b)*,
16 Plaintiff and the Class Members are entitled an award of \$500.00 in statutory
17 damages, for each and every violation, pursuant to *47 U.S.C. § 227(b)(3)(B)*.

18 39. Plaintiff and the ATDS Class members are also entitled to and seek
19 injunctive relief prohibiting such conduct in the future.

20 **SECOND CAUSE OF ACTION**

21 **Knowing and/or Willful Violations of the Telephone Consumer Protection**

22 **Act**

23 **47 U.S.C. §227(b)**

24 **On Behalf of the ATDS Class**

25 40. Plaintiff repeats and incorporates by reference into this cause of action
26 the allegations set forth above at Paragraphs 1-35.

27 41. The foregoing acts and omissions of Defendant constitute numerous
28 and multiple knowing and/or willful violations of the TCPA, including but not

1 limited to each and every one of the above cited provisions of *47 U.S.C. § 227(b)*,
 2 and in particular *47 U.S.C. § 227 (b)(1)(A)*.

3 42. As a result of Defendant's knowing and/or willful violations of *47*
 4 *U.S.C. § 227(b)*, Plaintiff and the ATDS Class members are entitled an award of
 5 \$1,500.00 in statutory damages, for each and every violation, pursuant to *47 U.S.C.*
 6 *§ 227(b)(3)(B)* and *47 U.S.C. § 227(b)(3)(C)*.

7 43. Plaintiff and the Class members are also entitled to and seek injunctive
 8 relief prohibiting such conduct in the future.

9 **THIRD CAUSE OF ACTION**

10 **Negligent Violations of the Telephone Consumer Protection Act**

11 **47 U.S.C. §227(c)**

12 **On Behalf of the DNC Class**

13 44. Plaintiff repeats and incorporates by reference into this cause of action
 14 the allegations set forth above at Paragraphs 1-35.

15 45. The foregoing acts and omissions of Defendant constitute numerous
 16 and multiple negligent violations of the TCPA, including but not limited to each
 17 and every one of the above cited provisions of *47 U.S.C. § 227(c)*, and in particular
 18 *47 U.S.C. § 227 (c)(5)*.

19 46. As a result of Defendant's negligent violations of *47 U.S.C. § 227(c)*,
 20 Plaintiff and the DNC Class Members are entitled an award of \$500.00 in statutory
 21 damages, for each and every violation, pursuant to *47 U.S.C. § 227(c)(5)(B)*.

22 47. Plaintiff and the DNC Class members are also entitled to and seek
 23 injunctive relief prohibiting such conduct in the future.

24 **FOURTH CAUSE OF ACTION**

25 **Knowing and/or Willful Violations of the Telephone Consumer Protection** 26 **Act**

27 **47 U.S.C. §227 et seq.**

28 **On Behalf of the DNC Class**

48. Plaintiff repeats and incorporates by reference into this cause of action the allegations set forth above at Paragraphs 1-35.

49. The foregoing acts and omissions of Defendant constitute numerous and multiple knowing and/or willful violations of the TCPA, including but not limited to each and every one of the above cited provisions of 47 U.S.C. § 227(c), in particular 47 U.S.C. § 227 (c)(5).

50. As a result of Defendant's knowing and/or willful violations of 47 U.S.C. § 227(c), Plaintiff and the DNC Class members are entitled an award of \$1,500.00 in statutory damages, for each and every violation, pursuant to 47 U.S.C. § 227(c)(5).

51. Plaintiff and the DNC Class members are also entitled to and seek injunctive relief prohibiting such conduct in the future.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff requests judgment against Defendant for the following:

FIRST CAUSE OF ACTION

Negligent Violations of the Telephone Consumer Protection Act

47 U.S.C. §227(b)

- As a result of Defendant's negligent violations of 47 U.S.C. §227(b)(1), Plaintiff and the ATDS Class members are entitled to and request \$500 in statutory damages, for each and every violation, pursuant to 47 U.S.C. 227(b)(3)(B).
- Any and all other relief that the Court deems just and proper.

SECOND CAUSE OF ACTION

Knowing and/or Willful Violations of the Telephone Consumer Protection Act

47 U.S.C. §227(b)

- As a result of Defendant's willful and/or knowing violations of 47 U.S.C. §227(b)(1), Plaintiff and the ATDS Class members are

entitled to and request treble damages, as provided by statute, up to \$1,500, for each and every violation, pursuant to 47 U.S.C. §227(b)(3)(B) and 47 U.S.C. §227(b)(3)(C).

- Any and all other relief that the Court deems just and proper.

THIRD CAUSE OF ACTION

Negligent Violations of the Telephone Consumer Protection Act

47 U.S.C. §227(c)

- As a result of Defendant's negligent violations of 47 U.S.C. §227(c)(5), Plaintiff and the DNC Class members are entitled to and request \$500 in statutory damages, for each and every violation, pursuant to 47 U.S.C. 227(c)(5).
- Any and all other relief that the Court deems just and proper.

FOURTH CAUSE OF ACTION

Knowing and/or Willful Violations of the Telephone Consumer Protection Act

47 U.S.C. §227(c)

- As a result of Defendant's willful and/or knowing violations of 47 U.S.C. §227(c)(5), Plaintiff and the DNC Class members are entitled to and request treble damages, as provided by statute, up to \$1,500, for each and every violation, pursuant to 47 U.S.C. §227(c)(5).
- Any and all other relief that the Court deems just and proper.

52. Pursuant to the Seventh Amendment to the Constitution of the United States of America, Plaintiff is entitled to, and demands, a trial by jury.

Respectfully Submitted this 21st Day of January, 2020.

LAW OFFICES OF TODD M. FRIEDMAN, P.C.

By: /s/ Todd M. Friedman

Todd M. Friedman
Law Offices of Todd M. Friedman
Attorney for Plaintiff

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